



FISH & RICHARDSON P.C.

Frederick P. Fish
1855-1930

W.K. Richardson
1859-1951

July 15, 2003

225 Franklin Street
Boston, Massachusetts
02110-2804

Telephone 617 542-5078

Facsimile 617 542-8906

Web Site
www.fr.com

21909 US PTO 10/619748



Attorney Docket No.: 13905-020001 / 2003P00354 US; 2003E00441 US

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Presented for filing is a new original patent application of:



BOSTON

DALLAS

DELAWARE

NEW YORK

SAN DIEGO

SILICON VALLEY

TWIN CITIES

WASHINGTON, DC

Applicant: ANDREAS MAU

Title: REAL-TIME BENEFITS SERVICE MARKETPLACE

Enclosed are the following papers, including those required to receive a filing date under 37 CFR §1.53(b):

	<u>Pages</u>
Specification	29
Claims	8
Abstract	1
Declaration	[To be Filed at a Later Date]
Drawings	6

Enclosures:

- New disclosure information, including:
 - Information disclosure statement, 1 page.
 - PTO-1449, 1 page.
 - References, 13 items.
 - Postcard.

Basic filing fee	\$750
Total claims in excess of 20 times \$18	\$108
Independent claims in excess of 3 times \$84	\$84
Fee for multiple dependent claims	\$0
Total filing fee:	\$942

Under 37 CFR §1.53(f), no filing fee is being paid at this time.

If this application is found to be incomplete, or if a telephone conference would otherwise be helpful, please call the undersigned at (617) 542-5070.

CERTIFICATE OF MAILING BY EXPRESS MAIL

Express Mail Label No. EV330507488US

July 15, 2003

Date of Deposit

FISH & RICHARDSON P.C.

Commissioner for Patents

July 15, 2003

Page 2

Kindly acknowledge receipt of this application by returning the enclosed postcard.

Please send all correspondence to:



PTO Customer No: 32864

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Paul A. Pysher".

Paul A. Pysher

Reg. No. 40,780

Enclosures

PAP/srj

20689953.doc